

EXHIBIT D

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Visual SourceSafe Explorer - SDG-1

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Contents of \$/WealthForecaster2/Engine/source Working Folder: (

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History of \$/WealthForecaster2/Engine/source/portlmgr.cpp

History: 61 items

Version	User	Date	Action
6	Gdovgin	11/22/00 3:59p	Labeled 'BUILD103_FTPSITE'
6	Gdovgin	11/21/00 5:02p	Labeled 'BUILD103'
46	Xwu	10/30/00 10:58a	Checked in \$/WealthForecaster2/Engine/source
45	Xwu	10/30/00 9:56a	Checked in \$/WealthForecaster2/Engine/source
44	Iskach	9/28/00 7:04p	Checked in \$/WealthForecaster2/Engine/source
43	Iskach	9/26/00 12:54p	Checked in \$/WealthForecaster2/Engine/source
42	Iskach	9/20/00 7:37p	Checked in \$/WealthForecaster2/Engine/source
41	Iskach	9/20/00 7:29p	Checked in \$/WealthForecaster2/Engine/source
6	Gdovgin	9/19/00 3:04p	Labeled 'BUILD_19SEP'

portlmgr.cpp:46

```
1448
1449 double GPortfolioManager::CalcAlloc(double hc, int nModelPortfolio, int yearIndex)
1450 {
1451     double total, totalFixed, alloc;
1452
1453     total = hc;
1454     totalFixed = hc * 0.7;
1455
1456     GetTotalAsset(total, totalFixed, yearIndex);
1457
1458     double bb=m_vPortfolios[PORTF_CDTW]->GetBalance()+m_vPortfolios[PORTF_C_POSTTAX_401K]->GetBalance;
1459 // if client has nothing in 401k portfolio we give him maximum of 1e-6 and 1e-9*total
1460 // to have something to choose model portfolio
1461 if(bb<1.0)
1462     bb += ica_max(1e-3, total*1e-9);
1463
1464     total+= bb;
1465
1466     double ratio = m_pWtm->m_dAllocationToFixedIncome;
1467     if(m_nPortfIndex>0 && yearIndex==0)
1468     {
1469         ratio = (totalFixed+bb*m_pWtm->m_FixedToTotalRatio[nModelPortfolio-m_nFirstModel+1])/total;
1470         if (nModelPortfolio==m_nFirstModel-1+m_pWtm->m_vtm->in_nNumberOfModelPortfolios-1)
1471             ratio = ica_min(ratio,m_pWtm->m_dAllocationToFixedIncome);
1472         if (nModelPortfolio==m_nFirstModel-1)
1473             ratio = ica_max(ratio,m_pWtm->m_dAllocationToFixedIncome);
1474         m_pWtm->m_dAllocationToFixedIncome = ratio;
1475     }
1476
1477     alloc = (ratio*total - totalFixed) / bb;
1478     alloc = ica_max(alloc, 0.0);
1479     alloc = ica_min(alloc, 1.0);
1480
1481     return alloc;
1482 }
1483
1484 }
```

The function, CalcAlloc, shown below calculates the asset allocation of the “advice” accounts (401k pre- and post-tax accounts) in a certain year based on how much Human Capital the investor has in relation to the overall assets.

```
double GPortfolioManager::CalcAlloc(double hc, int nModelPortfolio, int yearIndex)
{
    double total, totalFixed, alloc;

    total = hc;
    totalFixed = hc * 0.7;

    GetTotalAsset(total, totalFixed, yearIndex);

    double bb=m_vPortfolios[PORTF_CDTCW]-
>GetBalance()+m_vPortfolios[PORTF_C_POSTTAX_401K]->GetBalance();
    // if client has nothing in 401k portfolio we give him maximum of $1e-6 and 1e-9*total
    // to have something to choose model portfolio
    if(bb<1.0)
        bb += ica_max(1e-3, total*1e-9);

    total+= bb;

    double ratio = m_pWtm->m_dAllocationToFixedIncome;
    if(m_nPortfIndex>0 && yearIndex==0)
    {
        ratio = (totalFixed+bb*m_pWtm-
>m_FixedToTotalRatio[nModelPortfolio-m_nFirstModel+1])/total;
        if (nModelPortfolio==m_nFirstModel-1+m_pWtm->m_wtin-
>in_nNumberOfModelPortfolios-1)
            ratio = ica_min(ratio,m_pWtm->m_dAllocationToFixedIncome);
        if (nModelPortfolio==m_nFirstModel-1)
            ratio = ica_max(ratio,m_pWtm->m_dAllocationToFixedIncome);
        m_pWtm->m_dAllocationToFixedIncome = ratio;
    }

    alloc = (ratio*total - totalFixed) / bb;
    alloc = ica_max(alloc, 0.0);
    alloc = ica_min(alloc, 1.0);

    return alloc;
}
```